

The Girl Scout Cookie Program empowers girls with know-how and confidence

Girl Scout Cookies have long been an iconic and central feature of the Girl Scout ethos, with the first troop baking and selling cookies in its local high school cafeteria to help finance troop activities in Muskogee, Oklahoma, in 1917. For over 100 years, the Girl Scout Cookie Program has helped girls finance the many programs and activities they planned with their troops, and has given girls a firm foundation of financial know-how. Girl Scouts is empowering girls with essential investment and goal-setting skills, business acumen, and entrepreneurial experience, all of which have historically been lacking for women and girls working to keep up with their male counterparts in the business world.

Now, in our 102nd year offering research-based financial literacy programs designed for girls, we recognize that the need for these programs is just as critical today as it was in 1917. Financial literacy is not currently a standard component of the K-12 education curriculum in the United States and, thus, the responsibility for teaching these skills has fallen to parents, families, and out-of-school-time programs. Children are most likely to go to their parents for information on money and finances, but parents often fail to communicate with and teach them about these issues.

For girls, the need for effective financial literacy programming is particularly critical, with studies showing that, while the women's labor participation rate is growing in New Hampshire and



Girls from Daisy Troop 59218 in Weare, NH, show off their cookie booth. (Courtesy Photo)

Vermont, like the rest of the country, women still earn less than their male counterparts.

Through Girl Scouts' financial literacy programs, which include the iconic cookie program, girls have access to a curriculum designed specifically for them and what they will encounter as women in business and beyond. Through the cookie program in particular, girls learn the "5 Skills" of financial literacy: goal setting, decision making, money management, people skills, and business ethics. With the introduction of the Digital Cookie platform in 2016, which allows girls to take their businesses online, Girl Scouts has added an innovative digital layer to girls' financial education. Digital Cookie has enhanced the cookie program by bringing it further into the 21st century and allowing girls to gain essential skills such as

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By the numbers:

Girls' e-commerce sales increased by over 14% in 2019.



The Girl Scout Cookie Program is the largest girl-led business in the world.

Girl Scout alumnae are more likely than non-alumnae to have a business degree.



80% of female business owners were Girl Scouts

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For More Information

To donate to Girl Scouts of the Green and White Mountains, visit: girlscoutsgwm.org/donate.

To learn more, contact the Advancement office by emailing advancement@girlscoutsgwm.org or calling 888-474-9686.

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online marketing, app usage, and e-commerce.

Our belief in the efficacy of the cookie program and other Girl Scout financial literacy programs is based on consistent research that shows positive outcomes for girls, alongside the success of Girl Scout alumnae who have long stood apart as leaders among their non-Girl Scout peers in the world of business

Girl Scouts of the Green and White Mountains continues to offer these powerful experiences to Vermont and New Hampshire girls. With the cookie program that just wrapped up in March, nearly 9,000 girls participated in financial literacy programming that will benefit them, not just as they make plans for summer camp, troop activities, or community service, but also as they make their way into a wider world that will require them to have financial savvy to be successful. We are proud of our work arming these girls with

the empowering knowledge they need to be go-getters, innovators, risk-takers, and leaders in the business world and beyond.



NH Governor Chris Sununu (left), stopped by Troop 59565's booth sale at Waterville Valley. (Courtesy Photo)



Troop 30393 of Milton, VT, show off their St. Patrick's Day-themed booth. (Courtesy Photo)

Financial literacy is essential



Dear friends,

Did you ever put your dues in a Brownie Bank and sing “Clink, clank, clink, clank, Our Brownie Gold is in our bank”?

This short poem is found in the Brownie Girl Scout Handbook from 1963 and showcases the early business development skills learned throughout the Girl Scout program. From making decisions and setting financial goals, to deciding the amount for dues and working together on a job, the handbook taught all the basic skills needed to succeed.

As a high schooler, I can still remember the From Dreams to Reality career program. The Career Cards provided background information on an amazing range of careers along with a list of “Special Qualities” needed to succeed in that field. Whether you were interested in becoming a dentist, a horse trainer, a stockbroker, an interior designer or

any of a myriad of careers in between, the cards provided a personal story and advice for getting started. While earning my Career Exploration pin, I realized that my interests and skills matched those for becoming a lawyer. It was a turning point for determining my future educational choices and career.

This issue of The Trailblazer brings our past into the future – or our “Dreams into Reality.” The Girl Scout program continues to meet the needs of girls both today and tomorrow by introducing essential skills. Whether through our iconic cookie program, the Money Management badges or our wonderful patch programs, Girl Scouts provides girls an opportunity to practice their own “Special Qualities” to succeed in life. It’s no wonder so many women in business credit their start to Girl Scouting!

Yours in Girl Scouting,

Tricia Mellor
Chief Executive Officer, GSGWM
Gold Award Girl Scout

Save the Date

Camp Farnsworth 110th Birthday Celebration

August 3, 2019

Camp Farnsworth, Thetford, VT

Come and enjoy Camp Farnsworth's rich history with Girl Scouts and camp alums. Tour the camp, partake in the flag ceremony, paddle a canoe across the lake, swim in the pool, and try out the new Camp Farnsworth history patch program.

Register at girlscoutsgwm.org/Farnsworth110th.

Farnsworth Weekend

September 6-8, 2019

Camp Farnsworth, Thetford, VT

Farnsworth Weekend, held at Camp Farnsworth, is an energizing and informative weekend. Workshops, training, and outdoor activities including hiking, swimming, and archery, are all on deck. You can also come to simply relax and have fun. The weekend is open to all registered adult Girl Scouts and girls in grades 10-12. Look for more information about this event in summer 2019.

GSGWM presented with AWE Award

Girl Scouts of the Green and White Mountains was recognized for its record of empowering girls and women by the New Hampshire Business Review with its AWE (Advocate for Women's Empowerment) Award.

The award was presented on February 13 at a dinner that also recognized six women as Outstanding Women in Business. The AWE Award honors an individual or organization that has made a lasting impact on empowering women and girls in the Granite State, and recognizes the effort to ensure future generations of women succeed.

GSGWM is grateful for the recognition. CEO Patricia Mellor accepted the award on behalf of the organization.

A video presentation made for the ceremony can be seen at bit.ly/GSGWMAWE.



The New Hampshire Business Review honored GSGWM with its AWE Award on Feb. 13. From left are Sharron McCarthy, Girl Scout Alum and president of McLean Communications/NHBR, who hosted the event; Girl Scout Ambassador Julia Tilton; Patricia Mellor, CEO of GSGWM; Girl Scout Cadettes Grace Marshall, Ella McGough, and Gabby Patterson; Tara Pacht, Chair of the Board of Directors of GSGWM; and Jeff Feingold, editor of NHBR. (GSGWM)

Citizens Bank helps girls gain financial literacy

Underserved schools benefit from Girl Scout Outreach Troops

Every April, Citizens Bank celebrates National Financial Literacy Month through its internationally recognized Citizens Helping Citizens Manage Money program. This program provides generous contributions alongside targeted volunteer activities designed to increase and support financial literacy development across Citizens' geographic footprint. For the third year, Girl Scouts of the Green and White Mountains (GSGWM) has benefitted from these efforts with grant funding to deliver financial literacy programming to GSGWM's powerful Outreach Troop program. Our Outreach Troop program brings the Girl Scout troop experience and leadership development curriculum to after-school programs at local schools with high levels of low-income families.

There's a gap when it comes to teaching young people the financial literacy skills they need. Many parents are uncomfortable talking about money with their children and many schools don't have time to address an "elective" topic, such as financial literacy. And even



Troop 58887, from Mount Pleasant Elementary School in Nashua, NH, is one of many troops that benefit from the contributions of Citizens Bank. Here they host a cookie booth outside of their school during their meeting. (Courtesy Photo)

the financial literacy programs that are available don't start early enough—experts say that young people need to start learning about money as early as kindergarten. We are proud that Girl Scouts has the financial empowerment program to fill that gap.

free from barriers, with all programming fully subsidized and offered in place at safe and familiar school locations. Research consistently shows there are serious implications when children are raised with the stresses associated with poverty. Among these is a persistent proficiency gap between low-income students and their higher income peers. Research shows it is not what happens during the formal school day that is the source of this gap but, rather, low-income students are losing ground outside the school day when they do not have access to the same types of enrichment opportunities as their more affluent peers.

Last year, the majority of participants reported the Girl Scout Cookie Program and associated financial literacy curriculum as their favorite part of the year. One of the troop leaders reported, "The cookie booth was the big winner ... the activity was successful and I could see the girls having fun AND learning."



Troop 58444 Leader Devon O'Hara leads her Daisies and Brownies in the Girl Scout Promise at McDonough Elementary School. This Manchester, NH, troop is another that benefits from contributions by Citizens Bank. (GSGWM)

Financial Literacy has long been a cornerstone of the Girl Scout leadership curriculum, with 23 percent of the 132 Girl Scout badges requiring financial literacy skills. In a recent study, 74 percent of parents credit their daughter gaining entrepreneurial business skills because of Girl Scouts.

Partnering with Citizens Bank allows us to bring this powerful programming to low-income girls

Fidelity Investments 'Let It Grow' patch teaches Girl Scouts investment skills for a lifetime

Girl Scouts of the Green and White Mountains has partnered with Fidelity Investments® to create the “Let It Grow” Investment Patch Program so that girls can unleash their inner G.I.R.L. (Go-getter, Innovator, Risk-taker, Leader)™ and gain skills they need to be successful in life.

The patch program introduces Girl Scouts to investing for their future. When girls complete the program requirements, they receive a Fidelity Investments “Let It Grow” patch. The program allows girls to grow from Daisy through Ambassador, earning a new patch bar with each age level. Girls may start earning patch bars at any age level.

The youngest Girl Scouts, Daisies and Brownies, in grades K-3, learn to think about and save for the future, as well as how to help others. Juniors and Cadettes in grades 4-8, explore investing in business and a home. Senior and Ambassador Girl Scouts, in



Financial literacy has long been a skill taught in Girl Scouting. Here, Megan Boyd works with Daisies on their money skills. (GSGWM)

grades 9-12, gain practical knowledge in funding a college education and retirement.

“Fidelity has a long-standing commitment to provide financial education to customers and the community, and the new Girl Scout investment patch is a great way to extend this education to young women,” said Christina Cuzzi, senior manager of Community Relations for Fidelity Investments. “We are happy to partner with the Girl Scouts of the Green and White Mountains to help their members build a solid foundation in financial literacy, which helps to build life-long financial confidence.”

“The strength of the partnership between Girl Scouts of the Green and White Mountains and Fidelity, originates with the Fidelity volunteers who lead Girl Scout troops, give their time at events such as the G.I.R.L. Expo, help transform our camps through

service projects, and who make themselves available to support girls and their leaders through innovative programming such as the Let It Grow patch program,” said Patricia Mellor, CEO of GSGWM. “We are so grateful for Fidelity’s investment in our go-getters, innovators, risk-takers, and leaders and look forward to opening up opportunities for girls as we continue to work together.”

As part of this program, employees from Fidelity are available to mentor the girls with elements of the patch requirements.

Girl Scouts is committed to offering all girls the opportunity to build their business savvy and hone their financial skills. They do so through patch programs like Let It Grow, but also through the Girl Scout Cookie Program and by earning official Girl Scout badges like the Cookie CEO, Savvy Shopper, Budgeting, or Marketing badges.



Gold Award Girl Scouts going for national award

For years, a young woman who earned Girl Scouting's highest honor was called a National Young Woman of Distinction. This year, that honor has a new name – the National Gold Award Girl Scout. A Gold Award Girl Scout earns that title by knocking it out of the park with an exceedingly awesome Gold Award project – one that reflects extraordinary leadership, has a measurable and sustainable impact, and addresses a local challenge related to a national and/or global issue. Each year, ten exceptional Gold Award Girl Scouts are recognized this way.

Girl Scouts of the Green and White Mountains has nominated three outstanding Gold Award Girl Scouts for this incredible honor. They have addressed issues of national and global

importance in their communities and have truly changed the world for the better. Whether they are chosen for the National Gold Award or not, they have proven their G.I.R.L. (Go-getter, Innovator, Risk-taker, Leader)TM credentials within our council.

We are pleased to share that, beginning this spring, GSGWM Gold Award Girl Scouts will be invited to apply for scholarship funds to help offset expenses associated with post-secondary education, including trade or certificate programs. If you wish to contribute to the GSGWM Gold Award Girl Scout Scholarship program, please visit our website at girlscouts-gwm.org/Fund-a-Girl. Be sure to add a note to your gift indicating that it is for Gold Award Scholarships.



Julia Tilton
A Mindful Girl

When Julia began to notice the negative impact social media was having on her life, she

decided to take action. She wanted to address the link between social media usage and anxiety and depression in teenagers for her Gold Award project. Working with Girls Inc. and Girl Scouts of the Green and White Mountains, Julia devised two educational programs – ‘gIRL: Girls in Real Life’ and ‘A Mindful Girl.’ The first she ran as an after-school program with Girls Inc. The second became a patch program with the same goals offered by our council. She has worked with approximately 1,200 girls in New Hampshire and Vermont and trained 77 people to run these programs. She even traveled to the World Association of Girl Guides and Girl Scouts (WAGGS) Sangam World Centre in Pune, India, where 1,400 girls in India will complete the program.

Julia, now 17, is a junior at The Derryfield School in Manchester, NH, and is a resident of Amherst, NH.



Elizabeth Greenwood
Between the Bases: A Girl's Baseball Journey

As the only girl playing baseball on

a team of boys at her high school, Beth was in a unique position to challenge the stereotypes about women in sports. Instead of letting sexist comments eat at her or accepting the status quo of girls having to switch to softball as they grew up, she became determined to not just be allowed to play on the boys' baseball team but to change attitudes and let girls know that they should be allowed the chance to compete at the boys' level. For her Gold Award project, Beth interviewed 18 women in sports and wrote a book about her story and theirs, to inform and inspire young girls to be themselves and challenge the stereotypes that have held women back from traditionally male-dominated sports.

Beth, now 19, graduated from Souhegan High School this past summer, is a freshman at the University of Rochester, and a resident of Amherst, NH.



Katherine Goyette
Health for All

Inspired by her own negative experiences with health education

at her schools, Katie was determined to make health classes more comfortable and effective for LGBT high school students. Attitudes from educators she attempted to talk to ranged from ignorance to outright homophobia. Determined not to let fears stop her, Katie took on the challenge of changing attitudes toward the LGBT community. Her Gold Award project, Health for All, is a curriculum guide for health educators that provides statistics on the poor health outcomes for the LGBT community, teaches how others can take action at their school or in their community, and a curriculum complete with a glossary of terms on how to address the health concerns of all students, not just the traditional heterosexual students.

Katie, 19, graduated from Phillips Exeter Academy this past summer, and is now attending Dartmouth College. Durham, NH, is her hometown.

Operation Cookie 2019: Mission Accomplished!

On behalf of everyone at Girl Scouts of the Green and White Mountains, we want to express our deep gratitude for the support of Operation Cookie 2019. This year, through contributions made by corporations, individuals and many civic groups, and with the efforts of the thousands of Girl Scouts in Vermont and New Hampshire whose Cookie Sale efforts included requesting support for this project, we will deliver 18,362 boxes of cookies to several military bases and groups who support active duty and veteran service members. We are proud to send a “taste of home” wherever brave Americans are serving our country and we are so grateful to those who supported this effort – we couldn’t do it without you!



Talk about full circle! Girl Scout alum and Gold Award Girl Scout Michelle now uses the care packages she receives while serving in the Middle East at a U.S. military mental health clinic there. (GSUSA)

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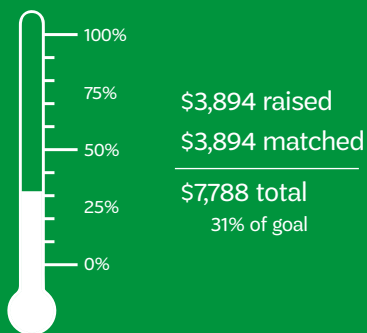
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Women of the Moose Chapter #967

HELP US MEET THE CHALLENGE

Girl Scouts of the Green and White Mountains is working to ensure that the over 10,000 girls we serve across Vermont and New Hampshire have access to science, technology, engineering and math programs that are specifically tailored to inspire and foster a love of STEM in girls.

Our goal is to deliver state-of-the-art STEM programs through a Mobile STEM Lab. It will take an initial investment of \$150,000 to purchase, outfit, and customize a van, and to support the costs to run the programs.

The Finlay Family Foundation has pledged to match your donation to support the Mobile STEM Lab project up to \$12,500. Gifts or pledges must be received by June 30, 2019*.



**Gifts made with the enclosed envelope will support the challenge.*



A proposed rendering of GSGWM's Mobile STEM Lab. (Courtesy Photo)

Alum Profile: Karen Pratt

Girl Scouting has been part of Karen Pratt's life since she was a girl. She's now the director of Fidelity Brokerage Services compliance for Fidelity Investments. She provides guidance to their business groups as they develop new financial planning services so they meet all regulatory requirements. "I take my responsibility to protect our clients, employees, and the firm very seriously," she said.

Pratt, from Goffstown, NH, was a Girl Scout for about 10 years, from Brownie through Senior Girl Scouts in Chicago.

Her favorite Girl Scout memories are of the jamborees, with girls from all over the region, usually at a state park. "That was a big deal for those of us who spent most or all our time in an urban environment with more concrete than trees," she said. "I loved the games and camaraderie with the other girls and getting a chance to make friends outside of my own neighborhood."

Her first chance to go camping was when she was a Girl Scout Senior. "Our troop took a trip to Hannibal, Mo., to see the sights related to Mark Twain. We weren't a camping troop, and it wasn't pretty watching us pitch those tents, but at least none of them collapsed overnight!"

Girl Scouting helped Pratt gain confidence as she went through the program. "I was a very shy girl, and Scouting really helped me come out of my shell," she said. "I learned to present the work I'd done for badges to the troop, often engaged in volunteer projects and PR activities for the council, and, of course, sold those cookies. Girl Scouting gave me a safe environment to build my self-confidence when dealing with others.

"The badge program in and of itself was a huge thing for me," she said. "It exposed me to a variety of different interests, let-



Karen Pratt is helping Girl Scouts through our partnership with Fidelity Investments. (Courtesy Photo)

ting me do and learn about a variety of topics. And it taught me how to set a goal and work through steps until I achieved it. That has served me well throughout my life."

Being a Girl Scout also taught her to care about her community. "Scouting and my family instilled the importance of giving back from a very young age," she said. "Currently, my company has an active volunteer program and I'm very involved with our financial literacy efforts and programs like Young Investors. Outside of work, I volunteer at a local theater with an active children's program, as getting children exposure to the arts/theater is another passion of mine." She is also on the list of available volunteers for the Fidelity Investments "Let It Grow" patch program partnership with GSGWM.

She has this bit of advice for women facing obstacles or challenges: "Try not to let yourself get overwhelmed or feel an obstacle is insurmountable. Find one little bit you can do towards your goal, then another, and another, and you'll be surprised how far you can get!"

Pratt also notes this about her Girl Scout history – "After 50 years, I'm still addicted to those Thin Mints!"